

In re:
Lizette Sadie Tolentino
Debtor

Case No. 24-11054-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 07, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2024:

Recip ID	Recipient Name and Address
db	Lizette Sadie Tolentino, 1414 S Race St, Allentown, PA 18103-3468
14872227	+ First Federal Svgs & L, Pob 61047, Harrisburg, PA 17106-1047
14872237	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14877589	+ Pennsylvania Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
14877591	+ Repwest Insurance Company, 2721 N Central Ave, Phoenix, AZ 85004-1121
14877595	UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 08 2024 00:17:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	May 08 2024 00:17:53	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	May 08 2024 00:17:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2024 00:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 08 2024 00:18:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14872220	Email/Text: bncnotifications@phea.org	May 08 2024 00:17:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14872221	Email/Text: bncnotifications@phea.org	May 08 2024 00:17:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14872219	+ Email/Text: bankruptcy@acimacredit.com	May 08 2024 00:18:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14870036	+ Email/Text: bankruptcy@acacceptance.com	May 08 2024 00:18:00	American Credit Acceptance, 961 East Main ST, Spartanburg, SC 29302-2149
14872222	+ Email/Text: bankruptcy@acacceptance.com	May 08 2024 00:18:00	American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2149
14872224	Email/Text: caineweiner@ebn.phinsolutions.com	May 08 2024 00:17:14	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14872225	EDI: CAPONEAUTO.COM	May 08 2024 03:53:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302

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14872226	^ MEBN	May 07 2024 23:52:33	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14872228	Email/Text: FirstProgressCorrespondence@acttoday.com	May 08 2024 00:17:00	First Progress, Attn: Bankruptcy, PO Box 9053, Johnson City, TN 37615-9053
14872229	+ EDI: AMINFOFP.COM	May 08 2024 03:53:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14872230	EDI: IRS.COM	May 08 2024 03:53:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14877576	EDI: JEFFERSONCAP.COM	May 08 2024 03:53:00	Jefferson Capital Systems,LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14872232	Email/Text: bk@lendmarkfinancial.com	May 08 2024 00:17:00	Lendmark, 2118 Usher St., Covington, GA 30014
14872231	^ MEBN	May 07 2024 23:52:31	Lehigh County Tax Claim Bureau, 17 S 7th St Rm 120, Allentown, PA 18101-2401
14877587	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 08 2024 00:17:00	New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
14872233	EDI: NAVIENTFKASMSERV.COM	May 08 2024 03:53:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500
14872234	EDI: MAXMSAIDV	May 08 2024 03:53:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14872235	Email/Text: fesbank@attorneygeneral.gov	May 08 2024 00:17:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14877590	^ MEBN	May 07 2024 23:52:34	PPL Electric Utilities, Attn: Bankruptcy, 2 N 9th St, Allentown, PA 18101-1179
14872236	EDI: PENNDEPTREV	May 08 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872236	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872237	^ MEBN	May 07 2024 23:52:48	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14877589	^ MEBN	May 07 2024 23:52:47	Pennsylvania Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
14871428	Email/PDF: resurgentbknofications@resurgent.com	May 08 2024 00:15:03	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14872223	Email/Text: bankruptcy@self.inc	May 08 2024 00:17:00	Atlantic Capital Bank, Attn: Bankruptcy Attn: Bankruptcy, 945 East Paces Ferry Road , 16th Floor, Atlanta, GA 30326
14872238	+ Email/Text: bankruptcy.notices@sunrisebanks.com	May 08 2024 00:17:00	Sunrise Banks, Attn: Bankruptcy 2525 Wabash Ave, Saint Paul, MN 55114-1020
14877592	+ EDI: AIS.COM	May 08 2024 03:53:00	T Mobile, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14872239	EDI: LCITDAUTO	May 08 2024 03:53:00	TD Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills, MI 48333-9223
14877593	+ Email/Text: bankruptcydepartment@tsico.com	May 08 2024 00:18:00	Transworld System Inc, PO Box 15630, Wilmington, DE 19850-5630
14872240	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2024 00:18:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14872241	^ MEBN	May 07 2024 23:52:35	U.S. Department of Justice, 950 Pennsylvania Ave

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14877594	Email/Text: bankruptcynotices@sba.gov	May 08 2024 00:17:00	NW, Washington, DC 20530-0009 U.S. Small Business Admin., Office of General Counsel, 409 3rd St SW, Washington, DC 20416-0011
14874372	Email/Text: bkrcy@ugi.com	May 08 2024 00:18:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612
14872242	Email/Text: bankruptcy@visionsfcu.org	May 08 2024 00:17:00	Visions FCU, Attn: Bankruptcy 24 McKinley Ave, Endicott, NY 13760
14877596	+ EDI: VERIZONCOMB.COM	May 08 2024 03:53:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14877588	*P++	PENNSYLVANIA OFFICE OF ATTORNEY GENERAL, ATTN ATTENTION FINANCIAL ENFORCEMENT SECTION, STRAWBERRY SQUARE, 15TH FLOOR, HARRISBURG PA 17120-0001, address filed with court:, Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14877575	*P++	SELF INC, 901 E 6TH STREET SUITE 400, AUSTIN TX 78702-3206, address filed with court:, Atlantic Capital Bank, Attn: Bankruptcy Attn: Bankruptcy, 945 East Paces Ferry Road, 16th Floor, Atlanta, GA 30326

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Lizette Sadie Tolentino help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	<u>Lizette Sadie Tolentino</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-11054-pmm		
	Social Security number or ITIN:	xxx-xx-8382	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	3/28/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lizette Sadie Tolentino	
2. All other names used in the last 8 years		
3. Address	1414 S Race St Allentown, PA 18103-3468	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 5/7/24

For more information, see page 2

Debtor **Lizette Sadie Tolentino**

Case number **24-11054-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 25, 2024 at 1:45 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 8/24/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 6/6/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 9/24/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$325.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/22/24 at 10:00 AM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the Court website	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	